bank's pavillion at Ardh Kumbh Mela at Haridwar was constructed with substandard material, payments were made to the advertising agencies even when hoardings were not displayed, gifts were presented to VIPs and media persons without maintaining any records and banners of the bank were displayed behind one of the counters serving drinks on the occasion of Gunners Day celebrated by Artillery Brigade of the Army at Delhi in 1991.

The bank has examined the allegations contained in the report and has found them to be totally unfounded and baseless. The Bank has also sent a rebuttal to the editor of the "Jansatta". As no irregularity has been committed, the bank does not propose to take any action against the Assistant General Manager (Public Relations). However, the bank has stated that the publishing of the news-item is the handiwork of a disgruntled officer who at the material time was posted in the Public Relations Department. Departmental action against this officer has been initiated.

Overcharging by Companies

3730. SHRI DEBABRATA BISWAS: Will the Minister of FINANCE be pleased to state:

(a) whether in view of the overcharging by the companies producing consumer items, Government propose to take steps to further safeguard the interests of the consumers;

(b) if so, what are the details thereof; and

(c) if not, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) Mandatory labelling of maximum price in all packaged products sold in the retail market is only one of the steps in protecting the consumer from overcharging. However, overcharging at the level of manufacturing or wholesale trade can only be prevented by the competitive forces operating in a free market. Only in case of selected essential articles does the Government intervene to bring about moderation in prices by augmenting supplies through imports and strengthening of PDS.

यूनाईटेड इंश्योरेंस कंपनी लिमिटेड के गाजियाबाद कार्यालय में दावों का लम्बित पड़ा होना

3731. **चौधरी हरमोहन सिंह** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) गाजियाबाद यूनाइटेड इंश्योरेंस कंपनी लिमिटेड में गत दो वर्षों से कितने दावे लम्बित पड़े हैं;

(ख) क्या यह सच है कि मंडलीय कार्यालय में भ्रष्टाचार एवं कदाचार के कारण बहुत सारे दावों का निपटारा नहीं हो पाया है;

(ग) क्या सरकार ने इस संबंध में गाजियाबाद स्थित मंडलीय कार्यालय के कार्यकरण की समीक्षा की है; और

(घ) यदि हां, तो तत्संबंधी ब्यौरा क्या है?

वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद) : (क) और (ख) 102. मोटर थर्ड पार्टी बीमा से संबंधित लगभग 90 प्रतिशत दावे दावा कर्ताओं द्वारा अपेक्षित दस्तावेजों के प्रस्तुत न किए जाने के कारण अथवा प्रक्रियात्मक अपेक्षाओं को पूरा न किए जाने अथवा मोटर दुर्घटना दावा न्यायाधिकरणों में विचाराधीन होने के कारण लम्बित पड़े हैं।

(ग) और (घ) मंडल कार्यालयों के कार्यनिष्पादन का मूल्यांकन करने हेतु भारतीय साधारण बीमा निगम ने पद्धतियों